

- 7A. Total monthly income from Schedule I, line 16 \$ 10754.83 7B. Monthly income from all sources after payroll deductions \$ 10754.83
- 8A. Total monthly expenses from Schedule J, line 18 \$ 10738.08 8B. Monthly expenses \$ 10738.08
- 9A. Total monthly payments on reaffirmed debts not listed on Schedule J \$ — 9B. Total monthly payments on reaffirmed debts not included in monthly expenses \$ —
- 10B. Net monthly income \$ 16.75  
(Subtract sum of lines 8B and 9B from line 7B. If total is less than zero, put the number in brackets.)

B27 (Official Form 27) (12/09) Page 2

11. Explain with specificity any difference between the income amounts (7A and 7B):

12. Explain with specificity any difference between the expense amounts (8A and 8B):

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

Signature of Debtor (only required if  
line 11 or 12 is completed)

Signature of Joint Debtor (if applicable, and  
Only required if line 11 or 12 is completed)

Other Information

☐ Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union) and you must explain with specificity the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt:

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?

X Yes        No

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?

X Yes        No

**FILER'S CERTIFICATION**

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Reaffirmation Agreement Cover Sheet.

Signature

ALEXANDRA GARCIA ESQ.

Print/Type Name & Signer's Relation to Case

MCABE WEISBERG & CONWAY, P.C.  
ATTORNEY FOR CAPITAL ONE, N.A.